1DOLLARS.ORG

The Complete Guide to 131 Free Financial Calculators

India + Global Edition | 86 India Tools + 45 Global Tools

Taxes · Loans & EMI · SIP & Investments · Retirement · Savings · Everyday Money

100% Free | No Sign-Up | Works on Mobile | India · USA · UK · Canada · Australia

www.1dollars.org

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Every financial journey starts with a single dollar and a clear plan.

ABOUT THIS GUIDE

One Platform. 131 Free Calculators. Zero Sign-Up.

1Dollars.org is a free personal finance platform built on a simple belief: smart money decisions should not cost money. The platform hosts 131 free financial calculators — 86 built specifically for India and 45 built for global users across the USA, UK, Canada, Australia and NRI audiences. Every tool runs instantly in your browser: no registration, no payment, no download, and no hidden catch.

This guide is your map to the full collection. It explains what each category of calculator does, which tool to reach for in common money situations, and the core formulas working behind the scenes — so you understand your numbers instead of just reading them.

What's Inside the Collection

Edition	Tools	Coverage
India Edition	**86**	Income tax (FY 2026-27), EMI & loans, SIP & mutual fund planning, PPF / FD / RD / NPS, retirement & FIRE, insurance and everyday money tools
USA	**25**	Federal income tax, paycheck & take-home pay, 401(k), mortgage (PITI), auto loan, credit card payoff, sales tax, tip, hourly-to-salary, compound interest and more
United Kingdom	**5**	UK income tax and savings tools including ISA planning
Canada	**4**	Canadian income tax and RRSP retirement planning tools
Australia	**3**	Australian income tax and superannuation tools
Global & NRI	**8**	Cross-border tools for NRIs and expats — UAE gratuity, NRE/NRO fixed deposits, remittance planning and universal currency-neutral calculators

Quick start: visit www.1dollars.org, open the calculator directory from the menu, and use the built-in search bar to jump straight to any tool — for example type "SIP", "401k" or "EMI".

BEFORE YOU BEGIN

Why Use a Financial Calculator at All?

Most money mistakes are not knowledge mistakes — they are estimation mistakes. People routinely underestimate how much interest a loan really costs, and overestimate how quickly savings grow. A calculator removes the guesswork in seconds.

Four things a good calculator does for you

1. Shows the true cost of borrowing. A home loan EMI looks affordable month-to-month; the calculator shows the total interest across 20 years — often more than the loan amount itself.

2. Makes compounding visible. The difference between starting a SIP at 25 versus 35 is not linear — it can be several times the final corpus. Seeing the curve changes behaviour.

3. Lets you compare scenarios safely. What if the tenure is 15 years instead of 20? What if you step up the SIP by 10% each year? Test decisions on screen before testing them with real money.

4. Keeps tax planning current. Rates and slabs change every budget cycle. Tools on 1Dollars.org are reviewed against current-year figures — the India income tax calculator, for instance, reflects FY 2026-27 slabs.

How to get the most from any tool

Use realistic inputs. An optimistic 18% return assumption will produce an optimistic — and misleading — plan. For long-term equity projections, 10-12% is a more defensible range; for debt instruments, use the currently notified rate.

Run three cases. Best case, expected case, worst case. If your plan only works in the best case, it is not a plan.

Re-check quarterly. Small-savings rates (PPF, SSY), repo-linked loan rates and tax rules move. A five-minute quarterly re-run keeps your numbers honest.

Disclaimer: all calculators and this guide are for education and planning only. They do not constitute financial, tax or investment advice. For decisions involving significant amounts, consult a qualified professional.

PART 1 — INDIA EDITION

86 Calculators Built for Indian Money Life

The India collection covers the complete personal-finance journey — from your first salary slip to retirement. Popular tools from each category are highlighted below; the full set of 86 is live at www.1dollars.org.

Tax & Salary	FY 2026-27 ready
Income Tax Calculator	Compare old vs new regime liability on current FY 2026-27 slabs and see your effective tax rate.
HRA Exemption	Work out how much of your house rent allowance is actually tax-exempt.
Salary / In-Hand Pay	Convert CTC into realistic monthly take-home after PF, professional tax and TDS.
Gratuity	Estimate the gratuity payable on leaving a job after five or more years of service.

Loans & EMI	Most-used category
Home Loan EMI	Monthly EMI, total interest and full amortisation schedule for any loan amount, rate and tenure.
Personal / Car Loan EMI	Quick EMI checks before you sign — including the effect of a bigger down payment.
Loan Prepayment	See how one extra payment, or a small monthly top-up, cuts years and lakhs off your loan.
Loan Eligibility	Estimate how much banks may sanction based on income and existing obligations.

Investments & SIP	Wealth-building core
SIP Calculator	Project the future value of a monthly SIP at your chosen return rate and duration.
Step-Up SIP	Model a SIP that grows with your salary — even a 10% annual step-up dramatically lifts the corpus.
Lumpsum / CAGR	Value a one-time investment over time, or reverse-engineer the growth rate of a past one.
Goal Planner	Start from a target amount — a house, a wedding, an education fund — and get the required monthly saving.

PART 1 — INDIA EDITION (CONTINUED)

Savings, Retirement & Everyday Money

Government & Small Savings	Guaranteed-return tools
PPF Calculator	15-year Public Provident Fund projection with annual contributions at the notified rate.
FD & RD Calculators	Maturity value of fixed and recurring deposits, with quarterly compounding handled correctly.
NPS Calculator	Project your National Pension System corpus and the annuity income it can buy at 60.
Sukanya / Post-Office Schemes	Plan long-horizon guaranteed schemes for family goals.

Retirement & FIRE	Long-horizon planning
Retirement Corpus	How much you need at 60 for your lifestyle — inflation-adjusted, not today's prices.
FIRE Calculator	Your financial-independence number using the 25x annual-expenses rule, and the year you can reach it.
SWP Calculator	Turn a corpus into a monthly income stream and see how long it sustains withdrawals.
Inflation Impact	What today's money will be worth in 10, 20 or 30 years — the number every plan must survive.

Insurance & Everyday Money	Protection + daily tools
Term Cover Estimator	A sensible life-cover amount from income, liabilities and dependents — before an agent suggests one.
Budget / 50-30-20	Split take-home pay into needs, wants and savings with one input.
GST & Discount Tools	Quick GST-inclusive pricing and real discount math while shopping.
Emergency Fund	The 6-month expense cushion you should hold before investing aggressively.

Explore all 86 India tools: open the India calculators directory at www.1dollars.org — filter by category or search by name.

PART 2 — GLOBAL EDITION

45 Calculators for USA, UK, Canada, Australia & NRIs

The global collection mirrors the India experience for international money systems — each tool is built around that country's actual tax and retirement rules, not generic conversions.

United States	25 tools
US Income Tax Calculator	2026 federal brackets, standard deduction and effective rate for single and married filers.
Paycheck Calculator	Take-home pay after federal tax, Social Security, Medicare and state tax — what actually lands each payday.
401(k) with Employer Match	Project your retirement balance and the free money your employer match adds over time.
Mortgage Calculator (PITI)	Monthly payment with principal, interest, taxes, insurance and PMI, plus total interest over the term.
Auto Loan & Credit Card Payoff	Car payment with down payment and trade-in; debt-free timelines and interest saved by paying extra.
Everyday US Tools	Tip, sales tax, hourly-to-salary and compound interest calculators for daily decisions.

UK · Canada · Australia	12 tools
UK Income Tax & ISA	UK income tax bands and tax-free ISA savings planning.
Canada Income Tax & RRSP	Canadian federal-provincial tax view and RRSP retirement contribution planning.
Australia Income Tax & Super	Australian income tax plus superannuation balance projections.

Global & NRI	8 tools
UAE Gratuity	End-of-service gratuity for Gulf-based workers under UAE labour rules.
NRE / NRO Fixed Deposits	FD maturity planning for NRI accounts held in India.
Remittance Planner	Plan money transfers home and understand the real cost of sending.
Currency-Neutral Tools	Universal compound interest and savings tools that work in any currency.

NRI tip: tools marked for NRIs pair naturally with the India edition — for example, use the NRE FD calculator alongside the India income tax calculator to plan a return-to-India transition.

APPENDIX

The 5 Formulas Behind Almost Every Calculator

Understanding these five formulas means you understand roughly 80% of personal-finance math.

1. Loan EMI (any loan, any country)

$$EMI = P \times r \times (1 + r)^n / [\,(1 + r)^n - 1\,]$$

P = loan amount, r = monthly interest rate (annual ÷ 12 ÷ 100), n = number of months. This one formula powers every EMI, mortgage and auto-loan calculator in the collection.

2. SIP / Regular Investment Future Value

$$FV = M \times [\,(1 + r)^n - 1\,] / r \times (1 + r)$$

M = monthly investment, r = monthly return rate, n = months. Shows why time in the market beats timing — n sits in the exponent.

3. Compound Interest (lumpsum growth)

$$A = P \times (1 + r/k)^{k \times t}$$

P = principal, r = annual rate, k = compounding frequency per year, t = years. Indian bank FDs typically compound quarterly (k = 4).

4. Rule of 72 (mental shortcut)

$$\text{Years to double} \approx 72 \div \text{annual return \%}$$

At 12% your money doubles in about 6 years; at 8%, about 9 years. Perfect for quick sanity checks without opening a calculator at all.

5. FIRE Number (financial independence)

$$\text{FIRE corpus} = 25 \times \text{annual expenses}$$

Built on the ~4% safe withdrawal rate. If you spend 6 lakh a year, financial independence starts around 1.5 crore — the FIRE calculator adds inflation and step-up savings to this base.

ABOUT THE PUBLISHER

About 1Dollars.org

1Dollars.org is a free personal finance platform serving India and global users. The name reflects the mission: every financial journey — saving, investing, or paying off debt — starts with a single dollar and a clear plan.

Alongside its calculators, the site publishes beginner-friendly guides across six areas: personal finance, money saving, making money, education & scholarships, AI & technology tools, and honest product comparisons. Content is written in plain language and designed to help readers act, not just read.

Find every tool in this guide

Resource	Where
Main website & calculator directory	https://www.1dollars.org
All 86 India calculators	www.1dollars.org — India Calculators section
All 45 global calculators (USA · UK · CA · AU · NRI)	www.1dollars.org — Global Calculators section
Money guides & articles	www.1dollars.org — Blog

"Smart money decisions shouldn't cost money."

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